



TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>		Application Number		10/727,303	
		Filing Date		December 2, 2003	
		First Named Inventor		Gallagher, Paul	
		Art Unit		To Be Assigned	
		Examiner Name		To Be Assigned	
Total Number of Pages in This Submission		5	Attorney Docket Number		017887-005920US
ENCLOSURES (Check all that apply)					
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)		<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) <i>(please identify below):</i> Return Postcard	
		Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.	
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT					
Firm or Individual	Townsend and Townsend and Crew LLP Gerald T. Gray Reg. No. 41,797				
Signature					
Date	April 13, 2004				

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.			
Typed or printed name		Jose Luna	
Signature			Date
		April 13, 2004	

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PATENT
Attorney Docket No.: 017887-005920US

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Alexandria, VA 22313-1450



On April 13, 2004

TOWNSEND and TOWNSEND and CREW LLP

By: 

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Gallagher, et al.

Application No.: 10/727,303

Filed: December 2, 2003

For: SYSTEMS AND METHODS FOR
IMPLEMENTING PERSON-TO-
PERSON MONEY EXCHANGE

Examiner: To Be Assigned

Art Unit: To Be Assigned

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on the attached forms PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. In accordance with 37 CFR §1.98(d), copies of the references can be found in Application No. 09/639,014, filed August 15, 2000 (Attorney Docket No. 017887-005900US). It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

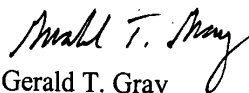
As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

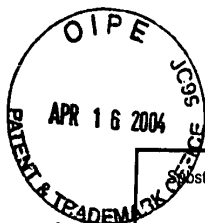
Applicant believes that no fee is required for submission of this statement.

However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,


Gerald T. Gray
Reg. No. 41,797

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60192974 v1



PTO/SB/08A (08-03)

Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/727,303
		Filing Date	December 2, 2003
		First Named Inventor	Gallagher, Paul
		Art Unit	To Be Assigned
		Examiner Name	To Be Assigned
Sheet 1	of 2	Attorney Docket Number	017887-005920US

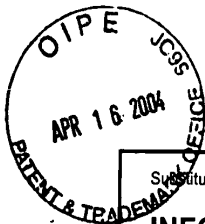
U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	1.	6,032,136	02-2000	Brake et al.	
	2.	6,039,250	03-2000	Ito et al.	
	3.	6,044,360	03-2000	Picciallo	
	4.	6,554,184	04-2003	Amos	
	5.	2002/0004772 A1	01-10-2002	Templeton et al.	
	6.	2002/0095651 A1	07-18-2002	Kumar et al.	
	7.	2002/0152160 A1	10-17-2002	Allen-Rouman et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
								<input type="checkbox"/>

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

60192974 v1



Substitute for form 1449B/PTO		Complete if Known	
		<i>Application Number</i>	10/727,303
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		<i>Filing Date</i>	December 2, 2003
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		<i>Attorney Docket Number</i>	017887-005920US
Sheet	2	of	2

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	8.	GENNADY, M. et al., "NetCash: A design for practical electronic currency on the internet" Association of Computing Machinery, (1993), Information Science Institute, University of Southern California.	

Examiner Signature		Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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